

UNITED STATES BANKRUPTCY COURT

EASTERN District of MISSOURI

RAYMOND JOSEPH DOWNAR

In re RAYMOND JOSEPH DOWNAR,
Debtor

Case No. 09-50531

Chapter 13

Response to Notice of Final Cure Payment

Name of Creditor: Wells Fargo Financial Missouri, Inc.

Last four digits of any number you use to identify the debtor's
account 5796

Uniform Claim Identifier: _____

Court Claim No. (if known): 15

Part 1: Status of Payments on Claim and Post-Petition Payments

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

Section A: Status of Claim Amounts (Choose ONE in Section A)

- ☒ As of 11/26/2014, Debtor(s) has paid in full the amount required to cure the default on the Creditor's claim.
- ☐ As of _____, Debtor(s) has not paid in full the amount required to cure the default on the Creditor's claim.
- ☐ The Creditor contends that the amounts itemized in Part 2 below remain unpaid.
- ☐ The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.

Section B: Status of Post-Petition Payment, Fees, Expenses and Charges (Choose ONE in Section B)

☐ Post-Petition Payments Paid by Debtor(s)

- ☐ As of _____, the Creditor agrees that that Debtor(s) is current on all post-petition payments, fees, expenses and charges.
- ☐ As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and charges. The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

☒ Post-Petition Payments Paid by Trustee

- ☒ As of 11/26/2014, the Creditor agrees that the Debtor(s) is current with all post petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs. Debtor(s) is due post petition for 06/08/2015.
- ☐ The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will be current with all post petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs.
- ☐ As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and/or charges consistent with Section 1322(b)(5). The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

Part 2: Itemization of Claim Amounts not Cured by Debtor(s)

Description	Amount
1. Late charges	(1) _____
2. Non-sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____
6. Sheriff/auctioneer fees	(6) _____

7. Title costs (7) _____
8. Recording fees (8) _____
9. Appraisal/broker's price opinion fees (9) _____
10. Property inspection fees (10) _____
11. Tax advances (non-escrow) (11) _____
12. Insurance advances (non-escrow) (12) _____
13. Property preservation expenses (13) _____
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15) (14) _____
15. Past Due Payments
- | | | | |
|---------------|-------|-----------------------|--------|
| _____ - _____ | _____ | installments at _____ | \$0.00 |
| _____ - _____ | _____ | installments at _____ | \$0.00 |
| _____ - _____ | _____ | installments at _____ | \$0.00 |
- Past due payments prior to _____ in the total amount of _____
See attached for breakdown.
- Total payments due ► (15) \$0.00
16. Other. Specify: (16) _____
17. Other. Specify: (17) _____
18. Unapplied Funds (18) (_____)
19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above. (19) \$0.00

Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)

- | Description | Amount |
|--|------------|
| 1. Late charges | (1) _____ |
| 2. Non-sufficient funds (NSF) fees | (2) _____ |
| 3. Attorney's fees | (3) _____ |
| 4. Filing fees and court costs | (4) _____ |
| 5. Advertisement costs | (5) _____ |
| 6. Sheriff/auctioneer fees | (6) _____ |
| 7. Title costs | (7) _____ |
| 8. Recording fees | (8) _____ |
| 9. Appraisal/broker's price opinion fees | (9) _____ |
| 10. Property inspection fees | (10) _____ |
| 11. Tax advances (non-escrow) | (11) _____ |
| 12. Insurance advances (non-escrow) | (12) _____ |
| 13. Property preservation expenses | (13) _____ |
| 14. Past Due Payments | |

Escrow advance on the account?

☐ No

☒ Yes Escrow advance balance on the account is \$7,322.28 and will be collected through the escrow portion of the ongoing monthly installments. Beginning with the 09/08/2015 payment

____ - ____ installments at ____ \$0.00
____ - ____ installments at ____ \$0.00
____ - ____ installments at ____ \$0.00

Past due payments prior to ____ in the total amount of ____

See attached for breakdown.

Total payments due ►

(14) \$0.00

15. Other. Specify:

(15) ____

16. Other. Specify:

(16) ____

17. Unapplied Funds

(17) (____)

18. Total post-petition payments, fees, expenses and charges not cured by Debtor(s).

(18) \$0.00

Attorneys For Creditor

By:  /s/Michael Gilgrist
John G. Forsythe #49188
Michael Gilgrist #62608
SHAPIRO & KREISMAN, LLC
13801 Riverport Drive, Suite 502
Maryland Heights, MO 63043
(314)770-2120
Fax (314)770-1850
S&K File No. 14-025703
jlforsythe@logs.com
mgilgrist@logs.com

Additional Documentation

Suspense Balance \$3,088.98

UNITED STATES BANKRUPTCY COURT

Certificate of Service

☒ I hereby certify that a copy of the Response was mailed first class, postage paid, this 26th day of November, 2014 tp:

Attorney for Debtor:

David Nelson Gunn
Law Offices of Mueller & Haller, LLC
2025 S. Brentwood
Suite 2025
Brentwood, MO 63144

Debtor:

Raymond Joseph Downar
21 Oak Forest
St Peters, MO 63376

Chapter 13 Trustee:

John V. LaBarge, Jr.
P.O. Box 430908
Saint Louis, MO 63143

/s/Michael Gilgrist

John G. Forsythe #49188

Michael Gilgrist #62608